

**Montana Senior News**  
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**BUSINESS & LABOR**  
EXHIBIT NO. 5  
DATE 1-27-09  
BILL NO. SB 142

27 January 2009

To: Senate Business, Labor and Economic Affairs Committee

Re: Oppose SB 142: Repeal unisex insurance provisions

To Whom It May Concern:

As the owner and publisher of the Montana Senior News and the Idaho Senior Independent based in Great Falls, MT, I employ a staff of seven, all of whom are women. As a small business owner, I depend on Montana's non-gender insurance laws to be able to provide healthcare for all my employees. I strongly believe that healthcare is a necessity, and I know my ability to attract and retain a high-quality staff depends on offering a health insurance package.

Non-gender insurance keeps the cost of healthcare insurance for my employees affordable. Without the non-gender insurance laws, the cost of health insurance for my employees would skyrocket and I could not offer it as part of their employment packages. Non-gender insurance has served Montana's citizens and small businesses well for the last 24 years. There is no reason to change it now and this is certainly not the time to enact legislation that would result in more uninsured Montanans. On behalf of my employees and my bottom line, I urge this committee to oppose SB 142.

Sincerely,

  
Jack W. Love Jr.